



Application, Eligibility, and Enrollment Frequently Asked Questions

What role does Experian play in the ID Proofing Process?

When consumers are not able to successfully ID Proof through answering the identity proofing questions on Healthcare.gov, they are prompted to contact Experian Help Desk for ID Proofing. When a consumer contacts Experian for ID Proofing, Experian collects information from the consumer, including the consumer's unique Reference ID Number obtained from Healthcare.gov in order to attempt successful ID Proofing. The Experian Help Desk assists with Identity Proofing for both State based Marketplaces and the Federal Marketplace. The Experian help desk can only help with online and phone identity proofing, not with the manual process of submitting supporting documentation. In addition, the Experian Help Desk cannot assist with Healthcare.gov account assistance such as account and password resets.

How can a consumer connect with the Experian Help Desk?

A consumer will be prompted to contact the Experian Help desk by calling 1-866-578-5409. If a consumer contacts the Health Insurance Marketplace Call Center for assistance with ID Proofing with a Federal Marketplace application, a three way call can be conducted with the Experian Help Desk during Experian Help Desk Hours of Operation. A consumer can call with or without assistance from the Health Insurance Marketplace.

When a Three Way call is conducted from the Health Insurance Marketplace Call Center with the Experian Help Desk, what is the protocol?

Customer Service Representatives (CSRs) should only conduct a three way call with Experian when the consumer has their Reference ID Number. In addition, CSRs from the Health Insurance Marketplace Call Center who conduct a three way call with the Experian Help Desk should always introduce themselves as being from the "Federal Marketplace." The Experian Help Desk assists with Identity Proofing for both State-based Marketplaces and the Federal Marketplace, so it will help the Experian Help Desk CSRs know what type of consumer they are serving if this is identified upfront on the call.

What are the Experian Help Desk Hours of Operation?

The Experian help desk is open Monday through Friday from 8:30 a.m. to 10:00 p.m., Saturday from 10:00 a.m. to 8:00 p.m., and Sunday from 11:00 a.m. to 8:00 p.m., Eastern Standard Time. If Experian is closed, a consumer may still continue with the application.

What if ID Proofing is successful with the Experian Help Desk?

If ID Proofing was successful with the Experian Help Desk, consumers should be reminded that they must log out of their Healthcare.gov account, wait 24-48 hours, and then log back in to see their ID proofing results reflected on their application. When consumers log back in, they can proceed with the ID proofing process again. Consumers should use the same answers they used before to successfully pass the Experian ID proofing process.

What if ID Proofing is not successful with the Experian Help Desk?

If ID Proofing is not successful with the Experian Help Desk, or if a consumer cannot locate or was not generated a Reference Number, the consumer should follow the manual ID Proofing Process (below).

What is the manual ID Proofing Process?

If a consumer is not successfully ID Proofed with the Experian Help Desk, they will need to mail in documents for review, or upload documents to their Healthcare.gov account. The Experian help desk can only help with online and phone identity proofing, not with the manual process of submitting supporting documentation.

The consumer can upload or mail a paper copy of any one of the following documents:

- Driver's License
- School ID card
- Voter Registration Card
- U.S. Military Card
- U.S. Military Draft Record
- ID card issued by the federal, state, or local government
- Military Dependent ID Card
- Tribal Card

- Authentic Document from a Tribe
- U.S. Coast Guard Merchant Mariner Card

Or, the consumer can send any 2 of the following documents:

- U.S. Public Birth Record
- SS Card
- Marriage Certificate
- Divorce Decree
- Employer Identification Card
- High School or College Diploma
- Property Deed or Title

If mailed, the documents should be sent to the following address with the Application ID:

Health Insurance Marketplace, Dept. of Health and Human Services, 465 Industrial Blvd.,
London, Kentucky, 40750-0001

Is there anyone that the Experian Help Desk cannot ID Proof?

The Experian Help Desk cannot assist with ID Proofing in the following circumstances:

- 1.) Consumers under the age of 18 (in this scenario, the adult submitting the application should go through ID Proofing)
- 2.) Deceased consumers
- 3.) Consumers with fraud indicators

What if a consumer does not have a Reference Number for Experian ID Proofing?

The Experian Help Desk can only assist with ID Proofing for those consumers who have their Reference Number. Experian cannot look up a consumer's Reference Number. If a consumer does not have their reference number they should attempt to retrieve it online through Healthcare.gov. If the Reference Number did generate but consumer cannot remember or does not know if they got one, the consumer can log back into their account and pull up their Reference Number.

If the consumer only makes one attempt to ID Proof through Healthcare.gov, they may not receive their Reference Number until a second attempt. If a consumer has only made one attempt of ID Proofing through Healthcare.gov, they should log out, log back in and try again. During this second attempt, the system may generate the consumer's Reference Number. Once the Reference Number is generated, the Experian Help Desk can be contacted for ID Proofing. If the Reference number is not generated after the second attempt, the consumer will have to follow the manual ID Proofing process (explained above).

How are the Reference Numbers generated?

The reference number is generated by the Marketplace application, not Experian.

What are the characteristics of a Reference Number for a consumer applying through the Federally Facilitated Marketplace?

The Federally Facilitated Marketplace Reference Number follows the following sequence:
1967646 + Random Numbers

What are the characteristics of a Reference Number for a consumer applying through a State Based Marketplace?

The State Based Marketplace Reference Number follows the following sequence: 4 alphanumeric – 2 alphanumeric – 4 alphanumeric (e.g.ab12-c3-4def).

Will ID Proofing affect a consumer's credit report or credit score?

Once a consumer checks their credit report after ID Proofing, they may see an inquiry from the Centers for Medicare & Medicaid Services, or CMS. CMS uses credit reporting agencies like Experian verify the information on a consumer's application. This is only an inquiry and does not affect a consumer's credit score. A consumer's Marketplace application and credit score will not be affected by the inquiries from Experian, or CMS.

Can an individual enroll in a qualified health plan offered through the Marketplace website without going through a CAC or a Navigator?

Yes. A consumer may apply for a determination of eligibility to enroll in coverage under a qualified health plan offered through the Marketplace without help from any assister. CACs or Navigators are available to help the consumer complete the same application process that the

consumer could otherwise complete on his or her own. The benefit to using a CAC or other in-person assister, such as a Navigator, is that the CAC or Navigator will be able to offer expertise on both the enrollment process itself (such as how the consumer creates an account and how to compare plans) and information related to health plans and insurance affordability programs (such as advance premium tax credits, deductibles, co-pays, etc.)

I am currently enrolled in Medicare. Do I need to apply for coverage through the Marketplace for 2014?

If you are enrolled in Medicare, you already have coverage and do not need to take any action to apply for coverage through the Marketplace. Your current Medicare coverage meets the individual requirements to maintain coverage starting in 2014.